

Information to identify the case:

Debtor 1	<u>Richard S Holley</u>	Social Security number or ITIN	xxx-xx-5777
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Beth A Holley</u>	Social Security number or ITIN	xxx-xx-7348
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-29752-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard S Holley

Beth A Holley
aka Beth A Sciemeca, aka Beth A Conklin

11/29/22

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Richard S Holley
Beth A Holley
Debtors

Case No. 17-29752-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 29, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Richard S Holley, Beth A Holley, 27 Mill Lane, Branchville, NJ 07826-6108
cr	+ TRI CO FEDERAL CREDIT UNION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517297939	+ Farmers Insurance Group Federal Credit Union, 2255 N. Ontario Street, Suite 320, Burbank, CA 91504-3191
517208629	+ TRI CO FEDERAL CREDIT UNION, PHH MORTGAGE CORPORATION, 1 MORTGAGE WAY, MAILSTOP: SV01, MT. LAUREL NJ 08054-4624

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 29 2022 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 29 2022 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: PHINAMERI.COM	Nov 30 2022 01:43:00	AmeriCredit Financial Services Inc., PO Box 183853, Arlington, TX 76096
cr	+ EDI: RMSC.COM	Nov 30 2022 01:43:00	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
517136200	EDI: PHINAMERI.COM	Nov 30 2022 01:43:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
517093869	+ Email/PDF: bncnotices@becket-lee.com	Nov 29 2022 20:49:59	AMEX, PO Box 297871, Fort Lauderdale, FL 33329-7871
517093868	+ EDI: GMACFS.COM	Nov 30 2022 01:43:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
517157226	+ EDI: PHINAMERI.COM	Nov 30 2022 01:43:00	AmeriCredit Financial Services, Inc., dba GM Finan, P O Box 183853, Arlington, TX 76096-3853
517293186	Email/PDF: bncnotices@becket-lee.com	Nov 29 2022 20:49:31	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517093870	+ EDI: BANKAMER.COM	Nov 30 2022 01:43:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
517093872	EDI: CAPITALONE.COM	Nov 30 2022 01:43:00	Capital One, 15000 Capital One Dr, Henrico, VA 23238
517093871	+ EDI: CAPITALONE.COM	Nov 30 2022 01:43:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
517093874	+ EDI: CITICORP.COM	Nov 30 2022 01:43:00	Citi, PO Box 6004, Sioux Falls, SD 57117-6004
517093875	+ EDI: WFNNB.COM	Nov 30 2022 01:43:00	Comenity Bank / Ann Taylor, Bankruptcy Dept.,

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Nov 29, 2022

Form ID: 3180W

Total Noticed: 32

			PO Box 82125, Columbus, OH 43202-0125
517093880	+ EDI: CITICORP.COM	Nov 30 2022 01:43:00	MCYDSNB, PO Box 8218, Mason, OH 45040
517284684	EDI: Q3G.COM	Nov 30 2022 01:43:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517093876	+ Email/Text: CollectionsDept@figfcu.org	Nov 29 2022 20:50:00	Farmers Insurance Group FCU, 4680 Wilshire Blvd, Los Angeles, CA 90010-3807
517093877	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 29 2022 20:50:00	First National Bank of PA, 1 FNB Blvd, Hermitage, PA 16148-3363
517093878	+ EDI: PHINAMERI.COM	Nov 30 2022 01:43:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
517093879	EDI: IRS.COM	Nov 30 2022 01:43:00	Internal Revenue Service, PO Box 69, Stop 811, Memphis, TN 38101-0069
517093873	EDI: JPMORGANCHASE	Nov 30 2022 01:43:00	Chase Card, PO Box 15298, Wilmington, DE 19850
517213471	+ Email/Text: KubotaBKNotices@nationalbankruptcy.com	Nov 29 2022 20:50:00	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517093881	+ EDI: LCIPHHMRGT	Nov 30 2022 01:43:00	PHH Mortgage, 2001 Bishops Gate Blvd., Mount Laurel, NJ 08054-4604
517226497	EDI: PRA.COM	Nov 30 2022 01:43:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517306938	EDI: Q3G.COM	Nov 30 2022 01:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517093882	+ EDI: RMSC.COM	Nov 30 2022 01:43:00	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
517098859	+ EDI: RMSC.COM	Nov 30 2022 01:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517093883	+ Email/Text: laura@redbanklaw.com	Nov 29 2022 20:50:00	Tri-Co Federal Credit Union, c/o McKenna, DuPont, Higgins & Stone, PO Box 610, Red Bank, NJ 07701-0610

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2022

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Nov 29, 2022

Form ID: 3180W

Total Noticed: 32

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2022 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor Visions Federal Credit Union Successor By Merger to Tri Co Federal Credit Union ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor Kubota Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor TRI CO FEDERAL CREDIT UNION ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Creditor Visions Federal Credit Union f/k/a Tri Co Federal Credit Union ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
Jordan Seth Blask	on behalf of Creditor First National Bank of Pennsylvania jblask@fbtlaw.com agilbert@fbtlaw.com;agilbert@ecf.courtdrive.com
Kimberly A. Wilson	on behalf of Creditor Visions Federal Credit Union Successor By Merger to Tri Co Federal Credit Union k_wilsonlaw@comcast.net courtdocs_kwlaw@comcast.net;kwlawoffices@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Nicholas V. Rogers	on behalf of Creditor TRI CO FEDERAL CREDIT UNION nj.bkecf@fedphe.com
Richard E. Weltman	on behalf of Creditor Farmers Insurance Group Federal Credit Union rew@weltmosk.com mlm@weltmosk.com;mkj@weltmosk.com;mag@weltmosk.com
Shauna M Deluca	on behalf of Creditor Visions Federal Credit Union f/k/a Tri Co Federal Credit Union sdeluca@hasbanilight.com hllawpc@gmail.com
Stephen B. McNally	on behalf of Debtor Richard S Holley steve@mcnallylawllc.com jennifer@mcnallylawllc.com;lauren@mcnallylawllc.com;b.sr70072@notify.bestcase.com
Stephen B. McNally	on behalf of Joint Debtor Beth A Holley steve@mcnallylawllc.com jennifer@mcnallylawllc.com;lauren@mcnallylawllc.com;b.sr70072@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14